

Lifetime Legacy can help you leave a larger legacy to your loved ones.

Do you have money earmarked for your loved ones or your favorite charity? Do you wonder how you can give them even more? If you are considering putting your money into a CD or an annuity, consider Lifetime Legacy universal life insurance ...

Maximizing your legacy

Margaret, Susan, and Becky each have \$100,000 to leave to their loved ones, but they all agree they'd like to leave more if they could. Here's what each of them did to meet that goal.

- Margaret put \$100,000 in a taxable CD at her local bank
- Susan put \$100,000 in a tax-deferred fixed annuity
- Becky purchased a \$100,000 Lifetime Legacy policy

	<u>MARGARET</u> \$100,000 CD Taxable	<u>SUSAN</u> \$100,000 Fixed Annuity Tax-deferred	<u>BECKY</u> \$100,000 Lifetime Legacy UL Tax-free Death Benefit
Age	Death Benefit - After Taxes	Death Benefit - After Taxes	Guaranteed Minimum Death Benefit ¹
70	\$113,417	\$111,468	\$198,000
75	\$128,634	\$124,762	\$198,000
80	\$145,893	\$140,174	\$198,000
85	\$165,468	\$158,040	\$198,000
90	\$187,669	\$178,752	\$198,000
95	\$212,849	\$202,763	\$198,000

Assumptions: Age 65, non-nicotine, 3% pre-tax annual rate of return, 15% tax bracket. All beneficiaries: 28% tax bracket.

You can see from the example above, one simple decision can change the course of your legacy.

- Becky immediately increased her legacy by 98%.
- Margaret would need to live to age 93 and Susan would need to live to age 95 to surpass the amount Becky can leave behind from day one.
- An additional benefit to Lifetime Legacy is the Accelerated Benefit Payment Rider.² Up to 80% of the death benefit, or \$158,400 (less any loans) is available if permanent nursing home confinement or diagnosis of a qualifying terminal illness occurs.
- Lifetime Legacy also includes an Accidental Death Benefit. If death is the result of an accidental injury, the death benefit in this example would be \$396,000.³

What will your legacy be? Contact [Agent Name] at [Phone Number] or [email] today to find out how you can maximize your legacy for your loved ones!

¹The policy's guaranteed minimum death benefit is equal to the initial specified amount as defined in the policy and is guaranteed for the lifetime of the insured, assuming no loans, withdrawals, or accelerations of the death benefit are taken. ²Accelerated Benefit Payment Rider (Rider Series 2149). Benefits may vary by state and will not be available in all states. Certain limitations and exclusions apply. The permanent nursing home benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as liens against the policy, interest will apply and will gradually decrease the proceeds payable. Please see Riders for all benefits and exclusions. ³When death occurs no later than 90 days following the date of the accident.

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Lifetime Legacy (Policy Series 258), the Accelerated Benefit Payment Rider (Rider Series 2149) and the Accidental Death Benefit (Rider Series 2169) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and riders may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Lifetime Legacy may be designated as a Modified Endowment Contract (MEC). Distributions of gain are subject to income taxation rules and IRS early distribution penalties. Please consult your tax advisor for further details. [Agent Name] is an independent, licensed agent of Americo.

All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed.